

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF OREGON

WILSON L. CLOW JR., and  
LYNNE A. CLOW,

Plaintiffs,

1:12-CV-222-CL

v.

**ORDER**

BANK OF AMERICA, NA; BAC  
(BANK OF AMERICA CORPORATION),

Defendants.

**PANNER, District Judge:**

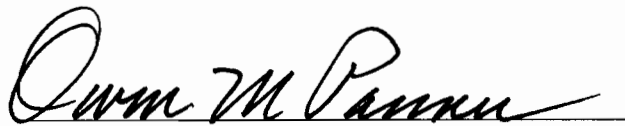
Magistrate Judge Mark D. Clarke filed a Report and Recommendation and the matter is now before me. See 28 U.S.C. § 636(b)(1)(B), Fed. R. Civ. P. 72(b). Plaintiffs filed objections and I have reviewed the file of this case *de novo*. See 28 U.S.C. §

636(b)(1)(c); McDonnell Douglas Corp. v. Commodore Bus. Mach., Inc., 656 F.2d 1309, 1313 (9th Cir. 1981). I conclude the R & R is correct.

I adopt the Report and Recommendation (#14). This matter is dismissed with prejudice.

IT IS SO ORDERED.

DATED this 22 day of August, 2012.

A handwritten signature in black ink, reading "Owen M. Panner", written over a horizontal line.

OWEN M. PANNER  
U.S. DISTRICT JUDGE